

## CLAIMS

What is claimed is:

1. A smart card comprising:

a front portion for displaying indicia;  
a rear portion laminated to the front portion;  
a circuit laminated between the front and rear portions; and  
a contact module in communication with the circuit.

2. The smart card according to claim 1, wherein the circuit is an integrated circuit.

3. The smart card according to claim 2, wherein the integrated circuit further comprises:

a microprocessor;  
a memory in communication with the microprocessor; and  
an input/output controller in communication with the processor.

4. The smart card according to claim 1, further comprising an antenna laminated between the front and rear portions.

5. The smart card according to claim 4, further comprising a power converter laminated between the front and rear portions, the power converter in communication with the antenna and the circuit, wherein the power converter supplies a power supply voltage to the circuit.

6. The smart card according to claim 5, wherein the power supply voltage ranges from about 3 volts to about 5.25 volts.

7. The smart card according to claim 1, further comprising a magnetic stripe disposed on the rear portion of the smart card.

8. The smart card according to claim 1, wherein the contact module is in physical electrical contact with the circuit.

9. The smart card according to claim 1, wherein a depression is formed on the rear portion for receiving the contact module.

10. The smart card according to claim 1, further comprising an optical transceiver disposed on the rear portion of the smart card.

11. The smart card according to claim 1, wherein the smart card has physical dimensions of a conventional credit card.

12. The smart card according to claim 11, wherein the physical dimensions of the smart card vary from about 85.47mm to 85.72mm in length, about 53.92mm to 54.03mm in width and about 0.70mm and 0.90mm in thickness.

13. The smart card according to claim 11, wherein the physical dimensions of the smart card are about 85.60 mm length by 53.98 mm width by 0.80 mm thickness.

14. The smart card according to claim 11, wherein the physical dimensions of the smart card vary from about 3.36" to 3.37" in length, about 2.12" to 2.13 in width and about 0.028" to 0.035" in thickness.

15. The smart card according to claim 11, wherein the physical dimensions of the smart card are about 3.4" length by 2.1" width by 0.3" thickness.

16. The smart card according to claim 1, wherein the front and rear portions are formed from plastic.

17. The smart card according to claim 16, wherein the plastic is selected from the group consisting of ABS and PVC.

18. The smart card according to claim 1, wherein the front portion has a surface area which is entirely available for receiving indicia.

19. A system for transferring information between a smart card and a smart card reader comprising:

a smart card including a front portion for displaying indicia; a rear portion laminated to the front portion; a circuit laminated between the front and rear portions; and a contact module in communication with the circuit; and

a smart card reader for receiving the smart card and transferring information between the smart card reader and the smart card by way of the contact module disposed on the rear portion of the smart card.

20. The system according to claim 19, wherein the circuit is an integrated circuit.

21. The system according to claim 19, wherein the circuit further comprises:
  - a microprocessor;
  - a memory in communication with the microprocessor; and
  - an input/output controller in communication with the microprocessor.
22. The system according to claim 19, wherein the smart card further comprises an antenna laminated between the front and rear portions.
23. The system according to claim 22, wherein the smart card further comprises a power converter laminated between the front and rear portions, the power converter being in communication with the antenna and the circuit, wherein the power converter supplies a power supply voltage to the circuit.
24. The system according to claim 22, wherein the smart card reader further comprises a contactless reader portion for wirelessly reading the smart card.
25. The system according to claim 23, wherein the power supply voltage ranges from about 3 volts to about 5.25 volts.
26. The system according to claim 19, wherein the smart card further comprises a magnetic stripe disposed on the rear portion of the smart card.
27. The system according to claim 19, wherein the contact module is in physical electrical contact with the circuit.
28. The system according to claim 19, wherein a depression is formed on the rear portion of the smart card for receiving the contact module.

29. The system according to claim 19, wherein the smart card further comprises an optical transceiver disposed on the rear portion of the smart card.

30. The system according to claim 19, wherein the smart card reader further comprises a optical transceiver for reading an optical smart card.

31. The system according to claim 19, wherein the smart card has physical dimensions of a conventional credit card.

32. The system according to claim 31, wherein the physical dimensions of the smart card vary from about 85.47mm to 85.72mm in length, about 53.92mm to 54.03mm in width and about 0.70mm and 0.90mm in thickness.

33. The system according to claim 31, wherein the physical dimensions of the smart card are about 85.60 mm length by 53.98 mm width by 0.80 mm thickness.

34. The system according to claim 31, wherein the physical dimensions of the smart card vary from about 3.36" to 3.37" in length, about 2.12" to 2.13 in width and about 0.028" to 0.035" in thickness.

35. The system according to claim 31, wherein the physical dimensions of the smart card are about 3.4" length by 2.1" width by 0.3" thickness.

36. The system according to claim 19, wherein the front and rear portions of the smart card are formed from plastic.

37. The system according to claim 36, wherein the plastic is selected from the group consisting of ABS and PVC.

38. The system according to claim 19, wherein the front portion of the smart card has a surface area which is entirely available for receiving indicia.

39. A method for transacting information in a smart card system including a contact smart card and a contact smart card reader, comprising:

transmitting a signal to the contact smart card by way of a contact module disposed on a rear portion of the contact smart card; and

initiating communication between the contact smart card and the contact smart card reader when the contact smart card is inserted in the contact smart card reader.

40. The method according to claim 39, wherein transmitting the signal includes transmitting the signal from the contact smart card reader.

41. The method according to claim 39, wherein transmitting the signal includes transmitting the signal from an external power supply other than a power supply within the contact smart card reader.